

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEBRASKA**

IN THE MATTER OF:

RONALD GEORGE FRANCIS, JR

SSN: ###-##-5893

) **BK. NO. 24-80858**

)

) **CHAPTER 13**

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Debtor.

TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

COMES NOW, ERIN M. MCCARTNEY, Chapter 13 Trustee, and objects to confirmation of the plan pursuant to 11 U.S.C. § 1324 and Neb. R. Bankr. P. 3015-3(B) for the following reason(s):

1. The plan does not appear to satisfy the best interests of the creditors test.
2. The debtor is self-employed. He has listed gross income from this employment on schedule I, and has listed a figure for regular expenses from the operation of this business on schedule J. However, he has not provided an itemization of these expenses. The Trustee cannot properly assess the debtor's financial circumstances without this information. An amended schedule J needs to be submitted and further review is necessary before it can be determined whether or not the debtor is submitting his full disposable income under 11 U.S.C. 707(b)(2)(A) and (B). The Trustee reserves any objection to the plan until such time as this information has been provided and the Trustee has had the opportunity to conduct an appropriate review.
3. Based on a review of the schedules and the proofs of claim filed to date, it appears that the debtor is over the debt limit set for unsecured debt and is ineligible for Chapter 13 relief.

WHEREFORE, Trustee prays that the Trustee's Objection to Confirmation be sustained.

DATED: November 8, 2024

s/ Erin M. McCartney
Erin M. McCartney #23663
Chapter 13 Trustee
13930 Gold Circle, Suite #201
Omaha, NE 68144
(402) 697-0437
1-800-884-0437

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the Trustee's Objection was served on SAMUEL J TURCO, debtor attorney, via the CM/ECF system of the United States Bankruptcy Court and a copy was mailed on November 8, 2024, by first-class, U.S. mail, postage prepaid to the Debtor at the address listed below:

RONALD GEORGE FRANCIS, JR
12747 CRYER AVE
OMAHA, NE 68144

s/ Erin M. McCartney
Erin M. McCartney